

EXHIBIT C

Experian's September 9, 2014 credit report
reinvestigation showing Defendant's address on
three credit entries



Prepared for: **SALEH A EIGHASEN**
Date: **September 09, 2014**
Report number: **2795-8129-20**

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Dear SALEH A EIGHASEN ,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

OTHER ITEMS DISPUTED ARE NOT CURRENTLY DISPLAYING ON YOUR PERSONAL CREDIT REPORT:-

As a national consumer credit reporting agency, we collect and store information from credit grantors and information available in public records, following the guidelines in the Fair Credit Reporting Act.

When you use credit, a record of your payment history is stored along with the respective account. The monthly payments leading up to a bankruptcy discharge tells that account's history. Unless the history is inaccurate, it cannot be deleted. Accounts included in a bankruptcy (other than those under Chapter 13) will no longer indicate that a balance is owed.

Sincerely,

Experian
NCAC
P.O. Box 2002
Allen TX 75013

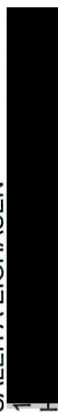


Scan me with your smart phone
for special offers from Experian.

PO Box 9701
Allen, TX 75013



0007420 02 MB 0.432 **AUTO 6 0 7216 89074-299628 -C02-P07427-1
SALEH A EIGHASEN



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7216-02-00-0007420-0001-0062205



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Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report


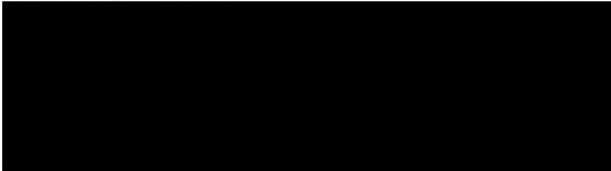
Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
ROYAL MGT/GENTRY FINAN V01X....	Updated
ROYAL MGT/GOLDEN LOAN 5X....	Updated
	
ROYAL MGT/FAMILY FINAN Y04X....	Updated
	

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



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Visit experian.com/status to check the status of your pending disputes at any time

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Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend

OK	Current/Terms of agreement met	VS	Voluntarily surrendered
30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

Public Records

US BKPT CT NV LAS VEGAS
 FEDERAL BANKRUPTCY COURT
 LAS VEGAS NV 89125
 No phone number available
 Address identification number
 0640653517

Identification number	Date filed	Claim amount
0817963LBR	Jul 2008	\$0
Responsibility	Date resolved	Liability amount
Individual	Jun 2010	\$0

Status
 Chapter 13 bankruptcy dismissed.
 This item is scheduled to continue on record until Jul 2015.

US BKPT CT NV LAS VEGAS
 FEDERAL BANKRUPTCY COURT
 LAS VEGAS NV 89125
 No phone number available
 Address identification number
 0640653517

Identification number	Date filed	Claim amount
1019019ABL	May 2010	\$0
Responsibility	Date resolved	Liability amount
Individual	Apr 2014	\$0

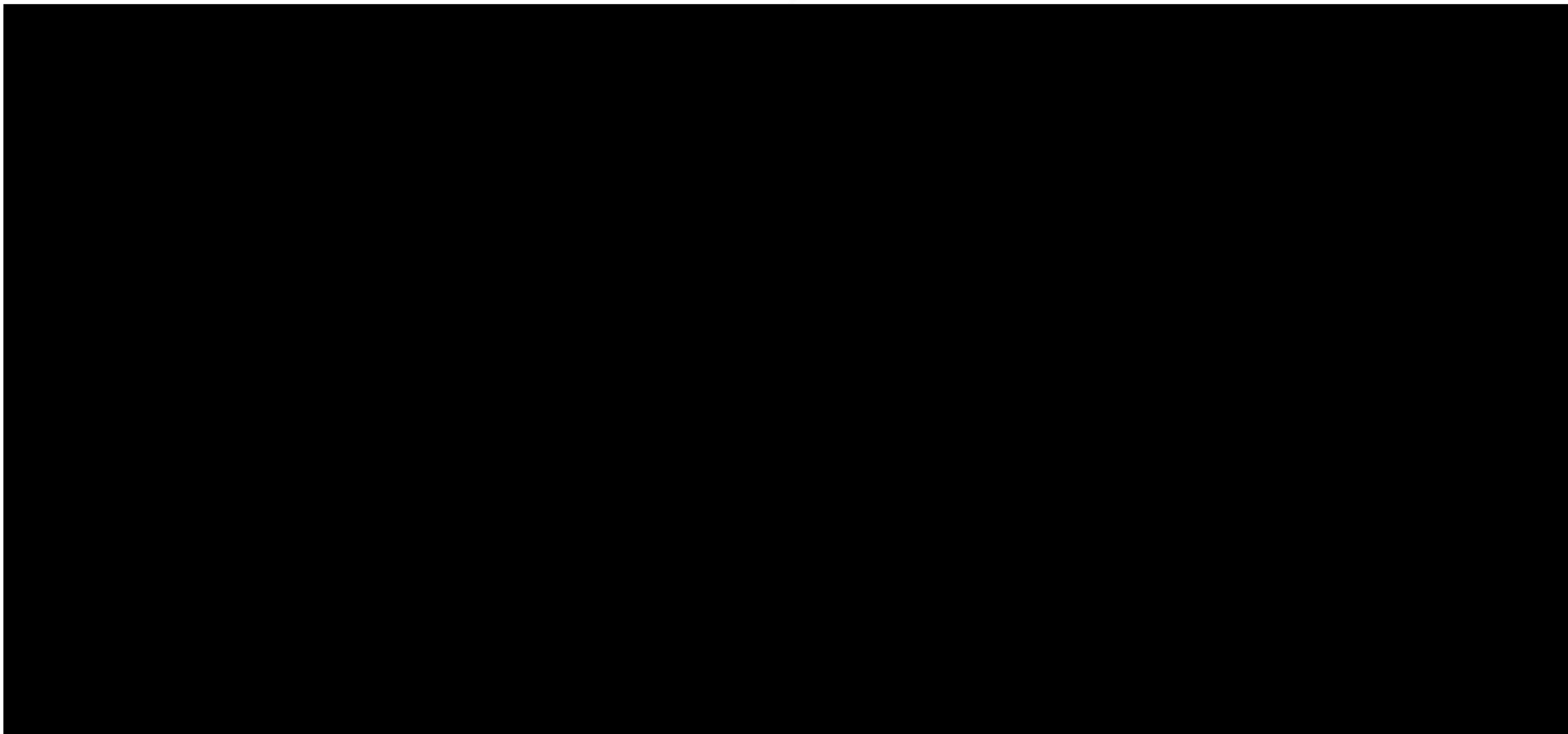
Status
 Chapter 13 bankruptcy discharged.
 This item is scheduled to continue on record until May 2017.



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Your accounts that may be considered negative (continued)



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Your accounts that may be considered negative (continued)

ROYAL MGT/FAMILY FINANCE

25331 W IH 10

SAN ANTONIO TX 78257

No phone number available

Partial account number

Y04X....

Address identification number

0639142952

Date opened

Apr 2008

First reported

Nov 2013

Date of status

Apr 2014

Type

Unsecured

Terms

10 Months

Monthly

payment

Not reported

Credit limit or

original amount

\$750

High balance

Not reported

Recent balance

\$0 as of Jul 2014

Responsibility

Individual

Status

Discharged through Bankruptcy Chapter 13.

This account is scheduled to continue on record until May 2015.

This item was updated from our processing of your dispute in Sep 2014.

Account History

Debt included in Chapter 13 Bankruptcy on Apr 18, 2014.

Payment history

2014 2013

MAR FEB JAN DEC NOV

CO CO CO CO CO

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPR = Date payment received

SPA = Scheduled payment amount (\$)

AAP = Actual amount paid (\$)

	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13
AB	1,463	1,463	1,463	1,463	1,481	1,481	1,481
DPR	Feb27	Feb27	Feb27	Feb27	Feb19	Feb19	Feb19
SPA	ND	ND	ND	ND	ND	ND	ND
AAP	ND	ND	ND	ND	ND	ND	ND

► The original amount of this account was \$750

ROYAL MGT/GENTRY FINANCE

25331 W IH 10

SAN ANTONIO TX 78257

No phone number available

Partial account number

V01X....

Address identification number

0639142952

Date opened

Jan 2008

First reported

Dec 2013

Date of status

Apr 2014

Type

Unsecured

Terms

10 Months

Monthly

payment

Not reported

Credit limit or

original amount

\$750

High balance

Not reported

Recent balance

\$0 as of Apr 2014

Responsibility

Individual

Status

Discharged through Bankruptcy Chapter 13.

This account is scheduled to continue on record until Apr 2015.

This item was updated from our processing of your dispute in Sep 2014.

Account History

Debt included in Chapter 13 Bankruptcy on Apr 18, 2014.

Payment history

2014 2013

FEB JAN DEC

CO ND CO

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Your accounts that may be considered negative (continued)

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPR = Date payment received

SPA = Scheduled payment amount (\$)

AAP = Actual amount paid (\$)

	Apr14	Feb14	Feb14	Dec13
AB	1,177	1,177	1,193	1,193
DPR	Feb27	Feb27	Dec04	Dec04
SPA	ND	ND	ND	ND
AAP	ND	ND	ND	ND

▶ The original amount of this account was \$750

ROYAL MGT/GOLDEN LOAN

25331 W IH 10

SAN ANTONIO TX 78257

No phone number available

Partial account number

5X....

Address identification number

0639142952

Date opened

Mar 2008

First reported

Nov 2013

Date of status

Apr 2014

Type

Unsecured

Terms

10 Months

Monthly payment

Not reported

Credit limit or original amount

\$750

High balance

Not reported

Recent balance

\$0 as of Jun 2014

Responsibility

Individual

Status

Discharged through Bankruptcy Chapter 13.

This account is scheduled to continue on record until May 2015.

This item was updated from our processing of your dispute in Sep 2014.

Account History

Debt included in Chapter 13 Bankruptcy on Apr 18, 2014.

Payment history

2014 2013

MAR FEB JAN DEC NOV

CO CO CO CO CO

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$)

DPR = Date payment received

SPA = Scheduled payment amount (\$)

AAP = Actual amount paid (\$)

	May14	May14	Mar14	Feb14	Jan14	Dec13	Nov13
AB	1,263	1,263	1,263	1,263	1,263	1,263	1,263
DPR	Apr15	Apr15	Apr15	Apr15	Apr15	Apr15	Apr15
SPA	ND	ND	ND	ND	ND	ND	ND
AAP	ND	ND	ND	ND	ND	ND	ND

▶ The original amount of this account was \$750

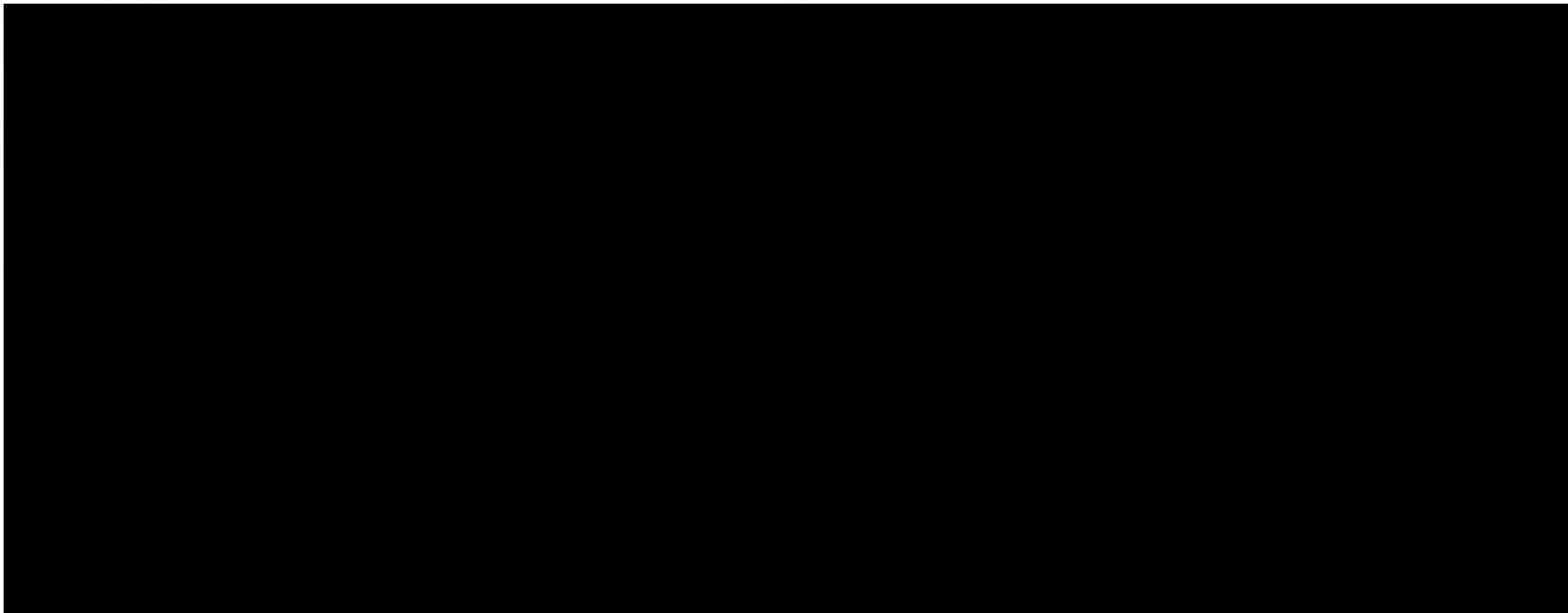
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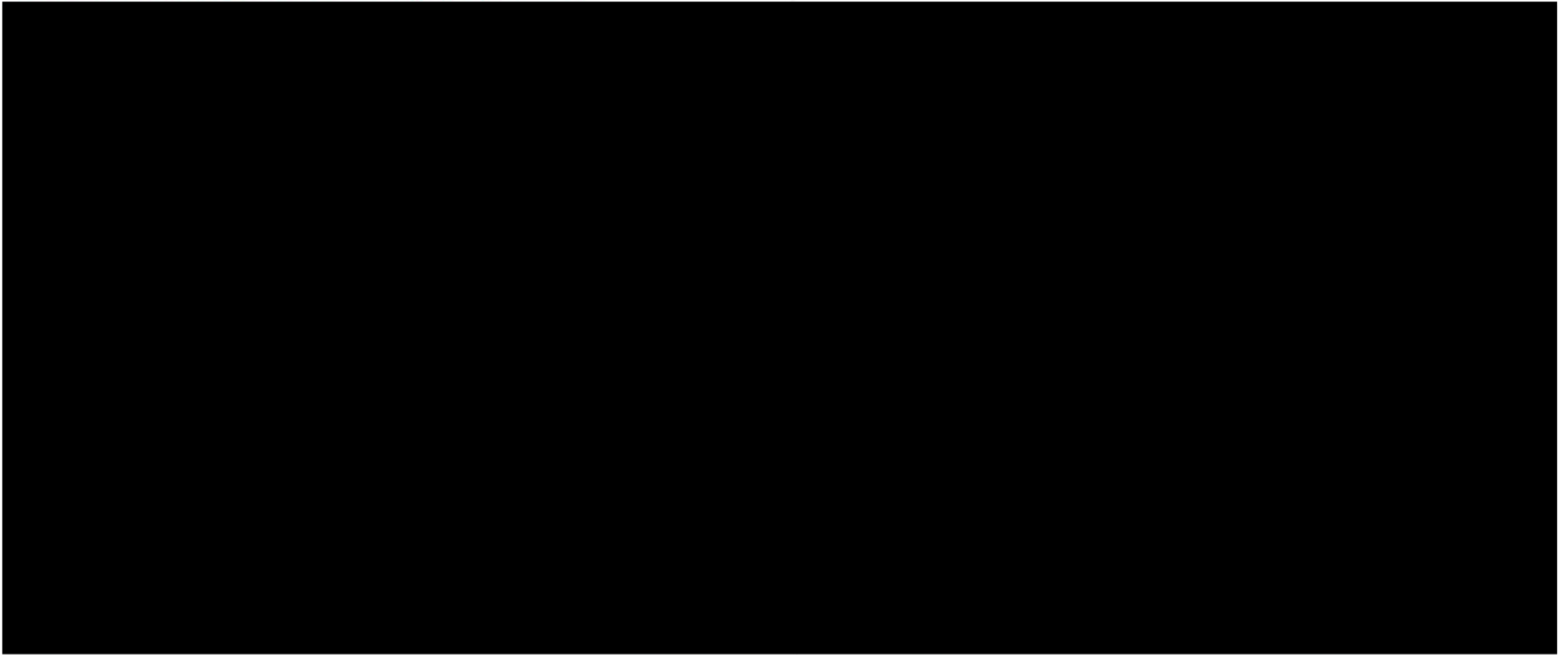




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Your accounts that may be considered negative (continued)



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Your accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.





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Record of requests for your credit history

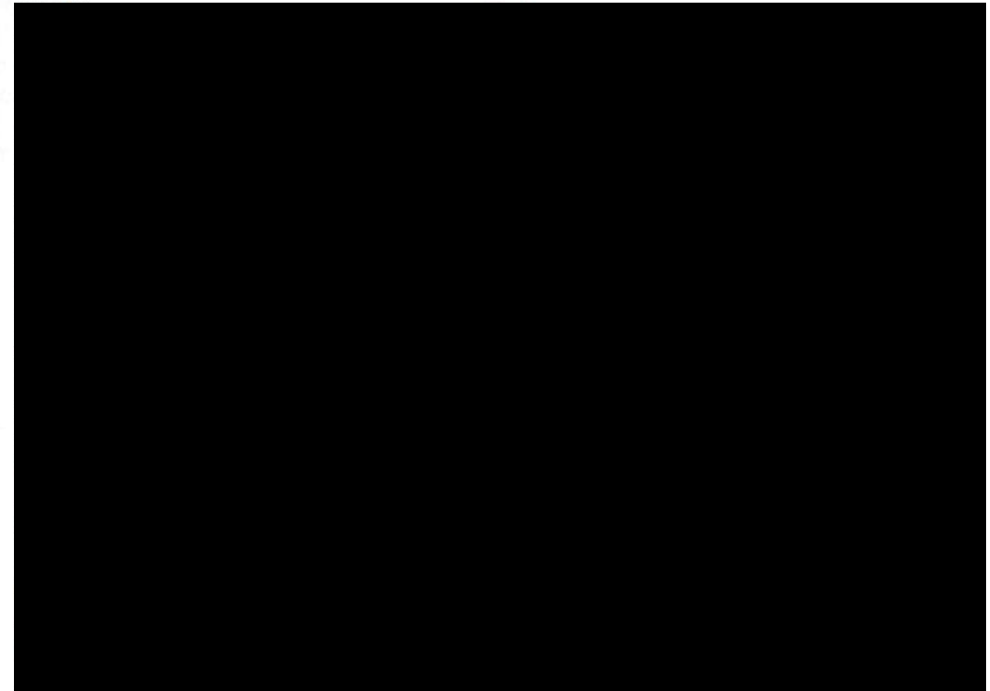
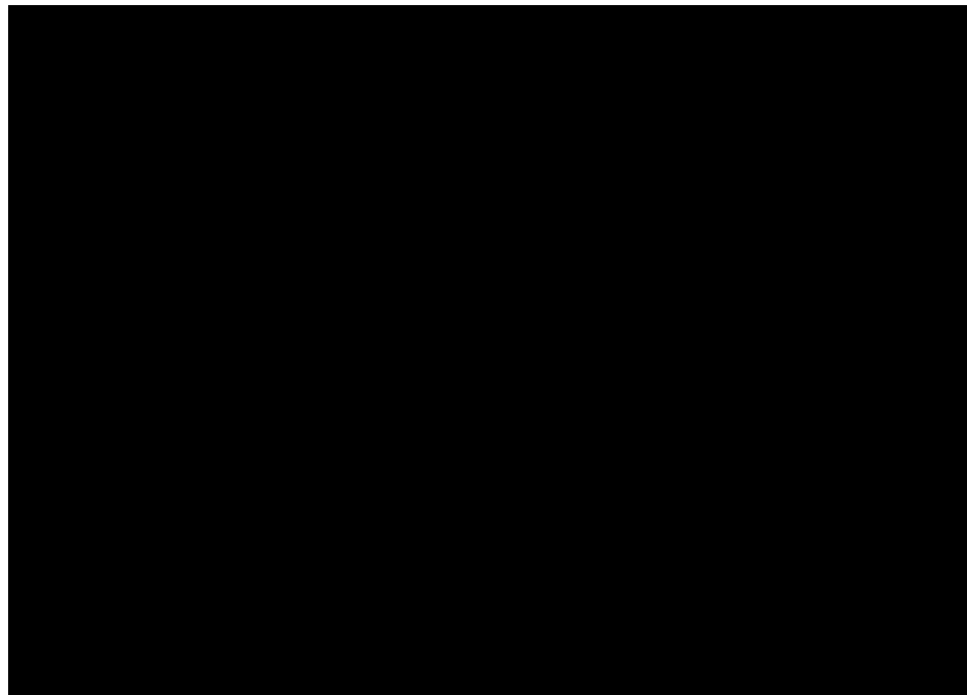
We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit



Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and **we do not include any of these requests on credit reports to others.**

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries DO NOT affect your credit score.



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Personal information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear.

■ Names

■ Addresses

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address	Type of address	Geographical code
[REDACTED]		



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*Personal information continued**Personal information continued*

Address	Type of address	Geographical code	Address	Type of address	Geographical code
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Personal information continued

■ **Year of birth**

1954

■ **Telephone numbers**

[REDACTED]

■ **Spouse or co-applicant**

[REDACTED]

■ **Former or current employers**

[REDACTED]

--- End of Report ---

If you disagree with information in your report you may dispute most information at:

www.experian.com/disputes

You may also visit www.experian.com to view your report again.

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